

United States Bankruptcy Court
Southern District of Mississippi

In re:
Lorraine Hathorn Adams
Debtor

Case No. 25-50210-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: May 23, 2025

User: mssbad
Form ID: 318

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2025:

Recip ID	Recipient Name and Address
db	+ Lorraine Hathorn Adams, 1005 McInnis Ave, Hattiesburg, MS 39401-2433
5475566	+ Linebarger Goggan, 11001 West 120th Ave, Ste 215, Broomfield, CO 80021-8037
5475572	+ Tower Loan, 4600 Hardy St, Hattiesburg, MS 39402-1349

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDAHENDERSON.COM	May 23 2025 23:31:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
cr	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 23 2025 19:30:00	Nissan Motor Acceptance Company LLC fka Nissan Mot, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254-7685
5477459	+ EDI: COMCASTCBLCENT	May 23 2025 23:30:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
5475559	+ EDI: CAPITALONE.COM	May 23 2025 23:31:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5475560	+ EDI: CITICORP	May 23 2025 23:31:00	Citibank, Po Box 790040, St Louis, MO 63179-0040
5494459	EDI: CITICORP	May 23 2025 23:31:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5475561	+ EDI: WFNNB.COM	May 23 2025 23:31:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5475562	+ Email/PDF: creditonebknofications@resurgent.com	May 23 2025 19:38:52	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5475567	EDI: CITICORP	May 23 2025 23:31:00	Macy's/ DSNB, Atytn: Bankruptcy, 701 E. 60th Street N, Sioux Falls, SD 57104
5475563	+ EDI: CITICORP	May 23 2025 23:31:00	Dillards/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
5485159	EDI: DISCOVER	May 23 2025 23:31:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
5475564	+ EDI: DISCOVER	May 23 2025 23:31:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5475565	+ EDI: CAPITALONE.COM	May 23 2025 23:31:00	Kohl's, Po Box 3043, Milwaukee, WI 53201-3043
5475568	+ Email/Text: Mercury@ebn.phinsolutions.com	May 23 2025 19:30:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
5475569	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 23 2025 19:30:00	Nissan Motor Acceptanc, Pob 660366, Dallas, TX 75266-0366
5501370	Email/Text: bncmail@w-legal.com		

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Page 2 of 2
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		May 23 2025 19:30:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
5475571	Email/Text: bankruptcy@towerloan.com		
		May 23 2025 19:30:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
5475570	+ EDI: WTRRN BANK.COM		
		May 23 2025 23:31:00	Target, POB 9475, Minneapolis, MN 55440-9475
5475573	+ EDI: COMCASTCBLCENT		
		May 23 2025 23:30:00	Xfinity/Comcast, 600 Galleria Pkwy SE, Atlanta, GA 30339-5994

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
Derek A Henderson T1	trustee@derekhendersonlaw.com dhenderson@ecf.axosfs.com;denise@derekhendersonlaw.com
Thomas Carl Rollins, Jr	on behalf of Debtor Lorraine Hathorn Adams trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **Lorraine Hathorn Adams**Social Security number or ITIN **xxx-xx-0655**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-50210-KMS****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:**Lorraine Hathorn Adams**
aka Lorraine AdamsDated: 5/23/25**By the court:** /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.